

Choose the plan that works best for you!

Pricing varies by state, coverage level, and trade call fee selected.

	Basic	Deluxe	Elite
		Most Popular!	Best Value!
Appliances			
Dishwasher	•	•	•
Kitchen Exhaust Fan	•	•	•
Oven/Range/Cooktop/Built-in Microwave	•	•	•
Trash Compactor	•	•	•
Kitchen Refrigerator	•	•	•
Washer/Dryer (one set)	N/A	•	•
Electrical			
Electrical System	•	•	•
Attic, Bath Exhaust, Ceiling, Whole House Fans	•	•	•
HVAC			
Heating System and Ductwork	•	•	•
Air Conditioner/Cooler	Option available	•	•
Plumbing			
Plumbing Valves: Angle Stops, Gate Valves, Shower and Bathtub Valves	•	•	•
Instant Hot/Cold Water Dispenser	•	•	•
Drain Line Stoppages	•	•	•
Garbage Disposal	•	•	•
Toilets	•	•	•
Water Heater	•	•	•
Plumbing Pipe Leaks (including polybutylene)	•	•	•
Water Pressure Regulator	•	•	•
Faucets, Showerheads, Shower Arms	N/A	•	•
Miscellaneous Trades			
Central Vacuum	•	•	•
Garage Door Opener	•	•	•
Garage Door Hinges, Springs, Remote Transmitters, Key Pads	N/A	•	•
Rekey Service	•	•	•
Enhancements to Coverage Limits Per Plan Term			
A/C Refrigerant Recharging (for heat pumps or with A/C Coverage)	\$20/lb.	\$20/lb.	No limit
Appliances (per appliance)	\$3,500	\$3,500	\$7,000
Correction of Code Violations, Haul Away, Improper Installation/Repair/Modification, Permits	N/A	\$500	\$1,000
Optional Coverage The following coverage options are available for an additional plan fee, unless indicated otherwise.			
Additional Refrigerator/Freezer Units			
Air Conditioner/Cooler (included w/Deluxe or Elite Coverage)			
Enhanced Slab Leak Limit/External Plumbing			
Limited Roof Leak Repair			
Pre-season HVAC Tune-up (included w/Elite Coverage)			
Septic Tank Pumping, Septic Systems, Sewage Ejector Pump			
Swimming Pool/Spa Equipment including Saltwater Circuit Board and Cell			
Water Softener/Reverse Osmosis Water Filtration System			
Guest Home up to 750 sq. ft.			

Your Home Service Plan Agreement

Please take a moment to familiarize yourself with your home warranty Plan Contract. Keep it handy because it will save you time and money. You can also get information on the terms and conditions of your contract at www.orhp.com.

We will perform services and repair or replace components, systems, and appliances that are listed as covered, including smart and/or Wi-Fi-enabled systems/appliances; we exclude all others. Coverage is subject to limitations.

We provide service for covered systems or appliances that malfunction and are reported during the Plan Term that:

- A)** Are installed for diagnosis and located within the interior of the main foundation of the home and garage (inside the structure's load-bearing walls) or other covered structure as indicated on the Declaration of Coverage. Systems or appliances located on exterior walls or outside of the home (including a porch, patio, etc.) are not covered except those items indicated with a ♦,
- B)** Were correctly installed and working properly on the Effective Date, and
- C)** Have become inoperable due to normal wear and use (including rust, corrosion, and chemical or sediment build-up), after the Effective Date. **Malfunctions pre-existing the Effective Date are not covered.**

Place service requests online at www.orhp.com/requestservice.

- ✓ We accept Service Requests 24 hours a day, 365 days a year.
- ✓ We select and dispatch a Service Provider after receiving your Service Request.
- ✓ **We will not reimburse you for services performed without our prior authorization.**

You are responsible for paying a **Trade Call Fee**. The Trade Call Fee is due for each dispatched Service Request by trade (plumbing, electrical, appliance, heating/air conditioning, etc.). The Trade Call Fee is due at the time of Service Request. The work performed by our Service Providers is guaranteed for 30 days. The Trade Call Fee is due whether service is covered or denied. A Trade Call Fee may be due if you fail to be present at the scheduled appointment time, if you cancel your request once the Service Provider is en route to your home, or you request a second opinion of the Service Provider's diagnosis. Failure to pay the Trade Call Fee may result in suspension of coverage until the proper fee is paid. At that time, coverage will be reinstated, but the Plan Term will not be extended. We will not respond to a new Service Request until all previous Trade Call Fees are paid.

When you request service, we will notify a Service Provider (an Independent Out-of-Network Contractor who is not an agent or employee of ORHP). The Service Provider will contact you directly to schedule a mutually convenient appointment during Normal Business Hours. We will initiate service within 48 hours after the Service Request is received.

In cases of **Emergency**, we will initiate service within 24 hours. If there is no Emergency, and you request service outside of Normal Business Hours, you will be responsible for any additional fees that the Service Provider may charge for the appointment occurring outside of Normal Business Hours or on an expedited basis.

If you experience difficulties during the service process, you can contact the Service Provider or contact us directly for assistance.

Our extensive network of **Service Providers** deliver reputable and unbiased service at fair and reasonable rates. Our network, however, is not all-inclusive for every trade in every town nationwide. In cases where we do not have a Service Provider available in your area at the time of the Service Request, we may request or authorize you to make direct contact with a contractor who is not one of our Service Providers to obtain service.

We may authorize contractors or technicians who are not one of our Service Providers to diagnose or perform service, subject to the following:

- 1) Once the contractor or technician is at your home, and prior to any services being rendered, the technician must call our Authorization Department at 800.858.4488 with the diagnosis and a breakdown of services required (including parts and labor). Covered repairs or replacements will be authorized if work can be completed at an agreed upon rate. If we do not agree with the bid provided by the contractor or technician, we reserve the right to request a second opinion or, if you prefer, we may authorize the repair and reimburse you our cost, which may be less than the amount actually charged by the contractor or technician.
- 2) We will provide an Authorization Number for the covered services and the dollar amount we have authorized. Failure to contact us as outlined may result in denial of coverage.
- 3) Upon completion of the authorized services, the Contractor must provide you with an itemized invoice for the authorized charges.
- 4) You must submit the itemized invoice, including the Authorization Number provided by us, for reimbursement. If you do not follow the guidelines as provided, we have no obligation to reimburse you, or we may reimburse you our cost, which may be less than retail.
- 5) A Trade Call Fee is due for each Service Request by trade and will be deducted from any reimbursement provided.
- 6) You are expected to pay the Independent Out-of-Network Contractor directly for the services rendered and then submit the invoice to us for reimbursement. We accept invoices at easyas123@orhp.com.

We reserve the right to request or dispatch a second opinion at our expense. We are not responsible for non-covered work performed or non-covered costs.

Respectful and Safe Conduct: ORHP is committed to maintaining a safe and respectful environment for its employees, Service providers, and customers. You are responsible for providing a safe and respectful environment for services to be performed. Any abusive, threatening, or unsafe behavior toward ORHP employees or representatives, Service Providers, or property of ORHP or the Service Provider may result in additional remedies in accordance with the terms of this Plan Contract and as permitted by law.







We reserve the right to **Payment in Lieu** of repair or replacement in the amount of our actual cost for the following reasons:

- 1) Age or obsolescence of a covered system or appliance prevents the possibility of repair or replacement; or
- 2) Emergency,
- 3) Repair or replacement cost exceeds the available Coverage Limit Per Plan Term, or
- 4) A breach of the "Respectful and Safe Conduct" section of this Plan Contract.

Terms and Conditions

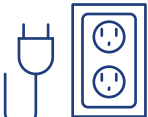
This section of the Plan Contract lists covered systems and appliances by trade. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. For multi-unit dwellings, limits are per dwelling. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability located on page 13.

Appliance Coverage


Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Dishwasher 	<p>All components that affect the primary functional operation of the unit.</p> <p>With purchase of Deluxe or Elite, coverage includes:</p> <p>Dishwasher: baskets, rollers, racks, runner guards.</p> <p>Oven/Microwave/Range/Cooktop: racks, handles, knobs, interior lining.</p> <p>Trash Compactor: lock and key assemblies, buckets.</p>	<p>Baskets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; microwave/cooktop drawer or range drawer combination unit; pans; portable or freestanding microwave; racks; refrigerator/oven combination unit; remote controls and respective equipment; rollers; runner guards; sensi-heat burners; shelves; timers, clocks, and vents that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits.</p>	<p>With purchase of Basic or Deluxe, Appliance limit per appliance: \$3,500</p> <p>With purchase of Elite, Appliance limit per appliance: \$7,000</p>
Kitchen Exhaust Fan 			
Oven, Range, Cooktop, Built-in Microwave 			
Trash Compactor 			
Kitchen Refrigerator 	<p>Coverage for one freestanding or one built-in unit (single or dual compressor) with built-in ice maker located in kitchen. All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.</p>	<p>Filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator; walk-in refrigerator; drain pans; freezers that are separate from kitchen refrigerator.</p>	<p>With purchase of Basic or Deluxe, Kitchen refrigerator limit: \$3,500</p> <p>With purchase of Elite: Kitchen refrigerator limit \$7,000</p> <p>Repair or replacement of ice makers, ice crushers, cold beverage dispensers and their respective equipment (including ice bucket) are covered for kitchen refrigerators only providing parts are available and unit is repairable. If parts are not available or unit is not repairable, our obligation is limited to payment in lieu of repair equal to the cost of repair if unit had been repairable.</p>
Washer/Dryer (One Set)* 	<p>With purchase of Deluxe or Elite, coverage includes:</p> <p>All components that affect the washing or drying operation of the unit, including belts, pump, motor, tub, timer, drum, thermostat, transmission, heating element, control board and touch pad, rollers.</p>	<p>Plastic mini-tub; venting; filter; lint screen; all-in-one-tub wash/dry unit; soap/bleach dispenser.</p>	<p>With purchase of Deluxe, Appliance limit per appliance: \$3,500</p> <p>With purchase of Elite, Appliance limit per appliance: \$7,000</p>

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Electrical Coverage - Includes smart and/or Wi-Fi-enabled items.


Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Electrical System 	Attic fans, bath exhaust fans, ceiling fans, whole house fans	Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; doorbells; telephone, audio, video, computer/networking, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; power surges; remote controls; vents; light sockets; meter; smart-home hubs.	Electrical System: No limit.
	Light switches, electrical outlets, interior wiring		
	Main electrical panel/sub panel, meter base/socket/pedestal, breakers, and fuses*		
	With purchase of Deluxe or Elite, coverage includes: Smoke detectors (including smart and/or Wi-Fi-enabled): battery operated and hardwired.		With purchase of Deluxe or Elite: Smoke Detector limit: No limit

Heating/Ductwork and Air Conditioner/Cooler Coverage

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Heating System and Ductwork* 	<p>All components that affect the heating operation of the unit, including gas, oil, or electric heating system, built-in wall or floor heater, heat pump, mini-split ductless systems, thermostat (including smart and/or Wi-Fi-enabled), ductwork, accessible heat pump refrigerant lines, leaks or stoppages in accessible condensate drain lines, heat pump refrigerant recharging when necessary as part of a covered repair. If necessary, as part of a covered replacement, we will upgrade a heat pump system to federally mandated HSPF standards.</p> <p>Coverage is available for heating systems with capacity not exceeding five (5) tons per unit.</p> <p>For heat pumps and heat pump package units: Air Conditioner/Cooler also applies.</p> <p>With purchase of Deluxe or Elite, coverage includes: Disposable filters, costs related to refrigerant recharging, recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps.</p>	Timers/clocks that do not affect the heating/cooling operation of the unit; vents; flues; fuel storage tanks; freestanding/window units; cable heat; zone controls and respective equipment; secondary drain pan; duct insulation; dampers; filters; diagnostic testing of, locating, and/or repairing leaks in ductwork (as required by any federal, state or local regulation, or when required due to the installation or replacement of system equipment); fireplaces and key valves; grain, wood, or pellet stoves; use of cranes or other lifting equipment to repair or replace units/system components; electronic air filters/cleaners/humidifiers/dehumidifiers/purifiers and respective equipment; chillers and respective equipment; condensate drain pump; inaccessible heat pump refrigerant/condensate lines; smart vents and the like. Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.	<p>Heating system* limit (per system): \$6,500</p> <p>*Diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water-sourced systems, and water heater/heating combination units limit: \$1,500</p> <p>Ductwork limit: \$1,000</p> <p>Refrigerant recharge limit for heat pumps or heat pump package units: With purchase of Basic or Deluxe: \$20 per pound. With purchase of Elite: No limit.</p>


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Heating/Ductwork and Air Conditioner/Cooler Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Air Conditioner / Cooler* 	<p>With purchase of the Air Conditioner Option, or included with purchase of Deluxe/Elite, coverage includes:</p> <p>All components that affect the cooling operation of the unit, including the central air conditioner, wall or through the wall air conditioner and evaporator cooler (including primary drain pan), mini-split ductless systems, condenser (including compressor), evaporator coil/air handler, thermostat (including smart and/or Wi-Fi-enabled), accessible refrigerant lines, leaks or stoppages in accessible condensate drain lines, metering device (e.g., evaporator coil piston or thermal expansion valve), costs related to refrigerant recharging, recapture, reclaim, and disposal when required for diagnosis, repair, or replacement.</p> <p>Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit.</p> <p>Alabama, Florida, North Carolina Residents: When equipment has failed and requires replacement, we will replace any non-failed covered component that must be replaced to maintain SEER compatibility and operating efficiency, as well as modify the plenum, indoor electrical, air handling transition, duct connections, and the installation of metering devices, as necessary. Replacements will be completed in accordance with relevant Alabama, Florida, or North Carolina statutory requirements.</p> <p>Residents outside of Alabama, Florida, or North Carolina: When a condenser has failed and requires replacement, and the evaporator coil or air handler has not failed but must be replaced to maintain SEER compatibility and operating efficiency, we will cover the replacement of the evaporator coil or air handler as well as modify the plenum, indoor electrical, air handling transition, duct connections, and the installation of metering devices, as necessary.</p> <p>ORHP will pay for any component, including the refrigerant line set, which must be replaced because of A2L refrigerant conversion. Unless otherwise noted, ORHP will not pay for any service, labor expense, or modifications necessary for the installation of the otherwise operable components or equipment in this conversion.</p> <p>For ductwork coverage, see Heating System and Ductwork on page 6.</p>	<p>Gas air conditioning units; portable units; zone controls and respective equipment; window units; wine refrigeration units; cooler pads; secondary drain pan; use of cranes or other lifting equipment to repair or replace units/ system components; chillers and respective equipment; condensate drain pump; failures caused as a direct result of previous sealant or alternative refrigerant use; inaccessible refrigerant/ condensate lines; vents; flues; smart vents and the like. Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.</p>	<p>Air Conditioner limit (per system): \$6,500</p> <p>Refrigerant recharge limit:</p> <p>With purchase of Basic and A/C Option or Deluxe: \$20 per pound.</p> <p>With purchase of Elite: No limit.</p>




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Plumbing Coverage

Covered Trade	Covered	Not Covered	Coverage Limits Per Plan Term
Plumbing 	<p>Angle stops, gate valves, shower and bathtub valves, diverter valves, stop and waste valves[†]</p> <p>Built-in instant hot/cold water dispenser</p> <p>Built-in jetted bathtub motor, pump, and air switch assemblies</p> <p>Built-in sump pump (for ground water only)</p> <p>Drain line stoppages (either branch or main) that can be cleared with a sewer cable through an accessible ground-level cleanout, drain, or removable p-trap. If stoppage cannot be cleared with sewer cable, coverage includes hydrojetting through listed access points.</p> <p>Garbage disposal</p> <p>Recirculating pump</p> <p>Toilet tanks, bowls, flushing mechanisms, and wax ring seals</p> <p>Water heater[†] (including tankless, power vent, and direct vent unit)</p> <p>Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene), risers</p> <p>Water pressure regulator[†]</p> <p>With purchase of Deluxe or Elite, coverage includes:</p> <ul style="list-style-type: none"> - Faucets, Roman tub valves/faucets, showerheads, and shower arms. Reverse osmosis water filtration faucet/tap only covered with purchase of optional Water Softener Coverage. - Interior hose bibbs. - Water Heater: expansion tanks[†]. 	<p>Fixtures; bidets; faucets; Roman tub valves/faucets; showerheads, handles, arms; hose bibbs; washer boxes; multi-valve manifolds and other attachments to pipes; gas log lighter; toilet lids and seats; water heater vents and flues; shower pans; stoppages due to roots or foreign objects; leaks/damage caused by roots; stoppages that cannot be cleared with cable or hydrojetting; flow restrictions in supply lines; water heater heat pump attachment; holding, storage or expansion tanks; bathtub jets; tub spout or tub spout diverter; steam showers/rooms and associated equipment; shower towers; thermostatic valves; spray arms; basket strainer; fire suppression systems; pop-up assemblies; noises or odors without a related malfunction; caulking or grouting; inadequate or excessive water pressure; remotes. In the event of a stoppage: access to drain lines from vent; removal of toilet; costs to locate, access, or install a ground-level cleanout; stoppages in supply lines or drain lines for sprinkler, irrigation, landscape and pool/spa equipment.</p>	<p>Valves replaced with chrome builder's standard.</p> <p>Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks) and plumbing pipe leaks in polybutylene piping limit: \$1,500 in total</p> <p>Toilet tanks and bowls replaced with white builder's standard.</p> <p>With purchase of Deluxe or Elite, coverage includes:</p> <p>Faucets, Roman tub valves/faucets, showerheads, shower arms replaced with chrome builder's standard.</p> <p>Toilet replacement up to \$600 per toilet, per occurrence.</p>

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Miscellaneous Trades Coverage - Includes smart and/or Wi-Fi-enabled items.

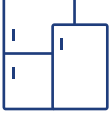

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Central Vacuum 	Power unit, including motor and electrical components; dirt canister.	Attachments; removable components; accessories; hoses; vents; stoppages.	Central Vacuum Limit: \$3,500
Garage Door Opener 	All components of the garage door opener that affect the opening and closing function, including battery backup. With purchase of Deluxe or Elite, coverage includes: hinges, springs, remote transmitters, keypads.	Garage doors; hinges; springs; remote transmitters; keypads; light sockets; door cables; balancing the door; rollers.	Garage Door Opener Limit: No limit
Rekey Service 	Rekey Service is available one time during the term of the Plan and includes the rekey of up to 6 keyholes (including deadbolts) and 4 copies of the key(s) total. A Trade Call Fee is due for Rekey Service requested. You will be responsible for payment directly to the locksmith for any additional services.	Sliding doors; garage door openers; replacement of deadbolts, knobs, or associated hardware; replacement of locks for any reason; padlocks; gate, window, file cabinet, safe, desk, or mailbox locks; or any other services provided by a locksmith.	One time rekey; up to 6 keyholes, 4 copies of the key(s)

Coverage Enhancements

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Code Violations	With purchase of Deluxe or Elite: When required to render a covered repair or replacement, we will provide up to the dollar limit: <ul style="list-style-type: none"> to correct code violations for required permits for haul away of a covered appliance, system, HVAC component, or water heater when replacing to repair or replace a system or appliance that has failed due to improper installation, repair, or modification. Additionally, we will correct any mismatch condition in terms of capacity/efficiency in order to ensure system operational compatibility and functionality. 		With purchase of Deluxe, combined limit: \$500 in total
Haul Away			With purchase of Elite, combined limit: \$1,000 in total
Improper Installation/Repair/Modification			
Permits			



Optional Coverage

This section of the Plan outlines Optional Coverage available. Optional Coverage purchased and included in your Plan Contract is identified on your Declaration of Coverage. Optional Coverage cannot be added after the initial payment of Plan Fee. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability located on page 13.

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Additional Refrigerator/Freezer Units 	<p>Provides coverage for up to four additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer and freestanding ice maker. Single compressor units only.</p> <p>All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.</p>	<p>Baskets; beverage dispenser and their respective equipment; built-in ice maker; buckets; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; cost of recapture or disposal of refrigerant; detachable components; dials; door glass; drain pans; drawers; dual compressor units; filters; food spoilage; ice crusher; insulation; interior lining; interior thermal shell; kegerator; knobs; light sockets; light switches; lights; lock and key assemblies; pans; multi-media centers; racks; refrigerator/oven combination units; rollers; trim kits; vents; walk-in refrigerator; wine vaults.</p>	<p>Limit: \$500 in total</p> <p>Freestanding ice maker only: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available. If these parts are not available or unit is not repairable, our obligation is limited to payment in lieu of repair equal to the cost of repair if unit had been repairable.</p>
Enhanced Slab Leak Limit and External Plumbing*  <p>Coverage is not available to condos or multi-unit buildings.</p>	<p>When required to render a covered service, we will:</p> <p>a) Increase the Plan limit per Plan term by \$1,000 for the repair/replacement of plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete that are located within the interior of the main foundation of the home and garage (inside the load-bearing walls of the structure).</p> <p>b) Provide coverage up to \$1,000 for external pipe leaks located outside the foundation of the covered structure, including water, gas and drain lines that service only the main home or other structure we cover. Repair or replace exterior hose bibbs and main shut off valve.</p>	<p>Faucets; sprinkler/irrigation systems; swimming pool/built-in pool piping; downspout; landscape drain lines; damage due to roots.</p>	<p>Enhanced Slab Leak Limit: \$1,000</p> <p>External Plumbing Limit: \$1,000</p>





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Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Limited Roof Leak Repair* 	<p>The repair of specific leaks that occur during the Coverage Period. The leak must be in the roof or roof cap located over the occupied living area of the main dwelling and attached garage, and the leaks must be the result of rain and/or normal wear and deterioration and the roof was watertight and in good condition (no leaks had manifested and not been repaired) as of the Effective Date of the Plan.</p>	<p>Gutters; downspouts; drain lines; flashing; skylights; patio covers; scuppers; glass; sheet metal; ridge vent; roof mounted installations; leaks that occur in a deck or balcony when deck or balcony serves as the roof of the structure below; leaks that occur in detached garages; leaks that result from or that are caused by roof mounted installations; improper construction or repairs; missing or broken roof shingles or tiles; damage caused by persons walking or standing on the roof; failure to perform normal maintenance to roof and gutters; improper installation.</p>	<p>Limit: \$1,000</p> <p>If the area of the roof that is leaking has deteriorated to such an extent that the leak cannot be repaired without partial replacement of the roof, the company's obligation is limited to the cost of repair if such leak had been repairable. In the event the roof has exceeded its life expectancy and must be replaced, this coverage will not apply.</p>
Pre-season HVAC Tune-up  <p>Coverage is not available to guest homes/casitas.</p>	<p>With purchase of the Pre-season HVAC Tune-up Option, or included with purchase of Elite:</p> <p>We will perform one A/C pre-season tune-up between February and April and one heating system pre-season tune-up between September and November. You are responsible for requesting the tune-up during the pre-season period.</p> <p>Calibrate thermostat, test temperature split, check refrigerant levels & system pressures and add refrigerant if necessary, check amp draw on condenser fan and compressor, check condenser coils and rinse with water if necessary, check the evaporator coils and blower, check contactors, check accessible condensate lines for leaks, clean or replace filters (owner supplied), clean & tighten electrical connections, test capacitors, and check heating operation, inspect pilot system, test safety switches, test limit switches, and clean burners.</p>	<p>Filters; clearing of condensate line stoppages; evaporator/indoor coil cleaning, including acid cleaning; cleaning or unclogging services required to correct problems related to lack of maintenance.</p>	<p>Maintenance tune-ups are provided for one unit.</p> <p>A Trade Call Fee is due for each seasonal tune-up requested. If you would like additional units tuned up, you are responsible to pay the Service Provider directly for each additional unit. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.</p>

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Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Septic Tank Pumping, Septic Systems, Sewage Ejector Pump*  Coverage is not available to multi-unit buildings.	Septic Tank Pumping (For Single or Dual Compartment Tanks): Septic tank must service only the main home or other structure covered by us. If the septic tank is full or a stoppage is the result of a septic tank back-up, we will pump the septic tank (and dispose of waste) one time during the Plan Term. Septic System/Sewage Ejector Pump: Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.	Seepage pits; stoppage or damage due to roots; the cost of locating tank; chemical treatments; tile fields and leach beds; leach lines; lateral lines; insufficient capacity; level sensors/switches; control panels; associated electrical lines.	Septic Tank Pumping Limit: One time Septic System/Sewage Ejector Pump Limit: \$500
Swimming Pool/Spa Equipment including Saltwater Circuit Board and Cell* 	Above ground level and accessible working parts and components of heating and filtration system, including heater/heat pump, motor, filter, filter timer, diatomaceous filter grid, pump, gaskets, timer, backwash/flush/check/auto fill valve, pool sweep motor and pump/booster pump, above ground plumbing pipes and wiring, control panel. Coverage also includes spa blower, saltwater circuit board and cell.	Remote control panel and switches; air switches; water chemistry control equipment and materials (e.g., chlorinators, ionizers, ozonators, etc.); disposable filtration mediums (sand, diatomaceous earth, filter cartridges, etc.); skimmer; valve actuator motor; salt; cleaning equipment including pop-up heads, turbo valves, pool sweeps; swim jet/resistance pool and respective equipment; damage or failure as a result of chemical imbalance; underground water, gas, and electrical lines; lights, jets; ornamental fountain motors and pumps; power center; electronic or computerized control boards that are part of a remote or automated management system (e.g., Aqualink, Compool, or the like) and any respective equipment; liners; overflow/negative edge/infinity pool motor and effects pump; inflatable pool/spa equipment; steam showers/rooms and associated equipment.	Limit: \$3,000
Water Softener / Reverse Osmosis Water Filtration* 	Water softener/reverse osmosis system (for drinking water), including smart and/or Wi-Fi-enabled systems, and their respective equipment.	Leased or rented units; any and all treatment, purification, odor control, iron filtration components and systems; discharge drywells; resin bed replacement; salt; replacement of filters, water filters, pre-filters, filter components; replacement membranes; Reverse Osmosis filtration system for pool/spa.	Limit: \$500
Well Pump*  Coverage is not available to multi-unit buildings.	Pump servicing only the home or other structure covered by us. Domestic use only.	Booster pump; control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.	One well pump per Plan. Limit: \$1,500

♦ We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

Universal Exclusions and Limits of Liability

It is important that you understand the Plan coverage and its limitations, as they may affect the coverage provided for any service requested. This Plan Contract is intended to provide quality protection against the high cost of home repair. It is intended to help reduce the Plan Holder's out-of-pocket costs for covered services. Coverage is not all-inclusive; there may be situations in which you will be responsible to pay additional costs for parts or services not covered by the Plan. In those situations, we will work with you to determine the best course of action to reasonably minimize your out-of-pocket costs.

1. GENERAL LIMITATIONS. THIS PLAN CONTRACT DOES NOT COVER:

- A. System or appliance repairs, replacements or upgrades required as a result of:
 - 1. A malfunction due to missing components or equipment;
 - 2. A malfunction due to lack of capacity or incorrect sizing of the existing system or appliance;
 - 3. A malfunction due to a system or appliance with mismatched components in terms of capacity or efficiency;*
 - 4. Any federal, state, or local regulations or ordinances; utility regulations; building or zoning code.
- B. Routine maintenance or cleaning.
- C. Damage caused by people, pests, or pets.
- D. Missing components.
- E. Improper Repair/Installation/Modification of the covered item.*
- F. Any costs related to the repair or replacement of systems, appliances, or components covered, in whole or in part, by an existing manufacturer/distributor/ or other warranty.
- G. Repair, replacement, installation, or modification of any covered system or component for which a manufacturer has issued a warning, recall, or other design flaw or determination of defect.
- H. Cosmetic or other defects that do not affect the functioning of the unit.
- I. Solar systems and components, including holding tanks.
- J. Electronic, computerized, pneumatic, energy, smart-home, or manual management systems.
- K. Systems or appliances classified by the manufacturer as commercial, or commercial equipment modified for domestic use.
- L. Electrolysis.
- M. Outside or underground piping and components for geothermal and water-sourced heat pumps, including well pumps and respective equipment.
- N. Matching dimensions, color, or brand. In the event a covered appliance or system requires replacement, the Company shall make reasonable efforts to provide a replacement of comparable dimensions, capacity, and efficiency, and to match color or finish when commercially available, subject in all cases to the applicable Coverage Limits stated in this Plan. The Company's obligation shall be limited to replacement equipment possessing those features that materially affect the operation of the system or appliance. If a feature present on the covered item is no longer commonly available in the marketplace, the Company shall have no obligation to provide such feature, provided that: (i) the Company has given prior notice to the Plan Holder identifying the feature to be omitted; and (ii) the Plan Holder has approved the replacement without such feature. In the event a feature is omitted under this provision, the ORHP's obligation shall be satisfied by providing an equivalent unit based on the features then commonly available. ORHP may, at its discretion, install a replacement unit whose projected output, recovery time, or efficiency is equal to or greater than that of the unit being replaced, including, without limitation, a water heater or HVAC unit with a different stated capacity.
- O. Systems and appliances that have no malfunction, that have not failed due to Normal Wear and Use, or that are not installed for diagnosis.
- P. Services requested prior to the Effective Date or after the Expiration Date.
- Q. Services requested for Optional Coverage not purchased.
- R. Restocking and return shipping fees.
- S. This Plan does not cover services required as a result of:
 - 1. Accidents; water damage; failure due to power surge or overload; or structural damage or defect.
 - 2. Lightning; mud; earthquake; fire; flood; freezing; ice; snow; soil movement; wind; storms; or acts of nature.

- T. With the exception of A2L refrigerant conversions, we do not pay for upgrades; components; equipment; or services required due to the incompatibility or dimensions of the existing equipment with the replacement system; appliance; or component; or with new types of chemicals or material utilized to operate the replacement equipment. This includes without limitation, differences in technology; or efficiency as mandated by federal, state or local governments. If upgrades are required, we cannot perform service until you complete corrective work. If additional costs are incurred in order to comply with regulations, we will not be responsible for the added expense.
- U. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
- V. We do not pay, nor are we liable, for secondary or consequential loss or damage; personal or property loss or damage; or bodily injury of any kind.
- W. We are not responsible for a Service Provider's neglect or delay; or their failure to provide service, repair, or replacement; nor are we responsible for any delay in service, or failure to provide service, which may be caused by conditions beyond our control, such as, but not limited to, parts on order, labor difficulties, or weather.
- X. We do not pay for food spoilage; loss of income; utility bills; or living expenses.
- Y. We are not responsible to perform service involving, providing disposal of, or remediation for, contaminants/hazardous/toxic materials, such as, but not limited to: asbestos; mold; sewage spills; or lead paint.
- Z. We do not pay, nor are we liable, for any claim arising as a result of any pathogenic organism such as: bacteria; yeast; mildew; virus; rot or fungus; mold or their spores; mycotoxins; or other metabolic products. We are not, under any circumstances, responsible for:
 - 1. Diagnosis, repair, removal, or remediation of such substances;
 - 2. Damages resulting from such substances, even when caused by or related to a covered malfunction;
 - 3. Damages resulting from such substances, regardless of any event or cause that contributed in any sequence to damage or injury.

2. PERMITS AND OTHER FEES:

- A. You may be responsible for the payment of additional fees not covered according to the terms and conditions of the Plan Contract. These fees include:
 - 1. The cost of permits and code upgrades.*
 - 2. The cost to haul away components, systems, or appliances that have been replaced under the terms of coverage.*
 - 3. The cost for cranes or other lifting equipment.
 - 4. The cost of construction, carpentry, or other modifications made necessary by existing or installing different equipment.
 - 5. Relocation of equipment.
 - 6. Costs related to refrigerant recapture, reclaim, and disposal.*

3. ACCESS:

- A. When covered heating and plumbing service is performed, access will be provided through unobstructed walls, ceilings, and floors only. In that case, we will return access opening to a Rough Finish condition (concrete, mud, wire, drywall, plaster, and tape). We reserve the right to provide Payment in Lieu of repairs.
- B. We do not cover the restoration of any wall, ceiling, or floor coverings, cabinets, counter tops, tile, paint, or the like.
- C. We are not responsible for providing or closing access to covered items, except as noted above and in Coverage Plan Limits Per Plan Term.
- D. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.
- E. We do not excavate or backfill.

4. PROPERTY MANAGER AUTHORIZATION AND RESPONSIBILITY:

- A. By designating a Property Manager, the Plan Holder expressly authorizes the Property Manager to act on their behalf for all matters related to Service Requests under this Plan. This includes, but is not limited to, initiating service, communicating with Service Providers, and coordinating repairs. The Plan Holder acknowledges and agrees that:
 - 1. The Property Manager is the primary point of contact for all service-related communications.
 - 2. ORHP is not required to provide separate notice to, or obtain further authorization from, the Plan Holder once a Property Manager has been designated.
 - 3. The Plan Holder remains financially responsible for any service costs incurred under the Plan, including those initiated by the Property Manager.

*Additional Coverage may be available with Deluxe or Elite Coverage.

Things You Should Know

Covered Property:

We provide coverage for single-family, residential-use homes (including condominium, townhome, manufactured, or mobile home) less than 5,000 sq. ft., unless amended by us before the Effective Date. We do not provide coverage for homes that are 10,000 sq. ft. or more. Duplex, triplex, and fourplex multi-unit homes are covered if the appropriate fee is paid. Guest homes, casitas, mother-in-law units, and ADUs (Additional Dwelling Units) up to 750 sq. ft. are covered if the appropriate fee is paid.

This coverage is for **residential-use property only**. It does not cover commercial property or homes used as a business, such as nursing/care homes, fraternity/sorority houses, or daycare centers. If the Plan Contract is for a duplex, triplex, or fourplex, then all units within the dwelling must be covered by an ORHP Plan Contract for applicable coverage to apply to shared systems and appliances. Common grounds and facilities are excluded.

Renewals:

The Plan Contract may be renewed at our discretion. If your Plan Contract is eligible for renewal, we will notify you of the Plan Fee and the terms of renewal approximately 60 days prior to Expiration Date. To ensure there is no lapse of coverage, payment must be received prior to the Expiration Date of your current Plan Contract. Plan Fees may increase upon renewal.

Transfer by Plan Holder:

Should you sell your home during the Plan Term, the Plan Contract is transferable to a new owner. In that event, please notify us at 800.445.6999.

Cancellation:

For states not listed in the state-specific Cancellations and Amendments section below, the following terms will apply:

This Plan Contract is non-cancelable, except for the following reasons: (1) nonpayment of fees; (2) Fraud or misrepresentation of facts material to the issuance of such contract, (3) a breach of this Plan Contract by you, the Plan Holder, or; (4) upon mutual agreement between you and ORHP. If the Plan Contract is canceled, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a fifty dollars (\$50) processing fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

For state-specific Cancellation and Amendments, see next pages.

THIS PLAN CONTRACT IS NOT INSURANCE,
and is a service contract regulated under applicable state law

Dispute Resolution: Most of your concerns about the Plan Contract can be addressed simply by contacting us at 800.972.5985. In the event we cannot resolve any dispute with you, this Plan Contract will be subject to the Arbitration Provision. Please read it carefully. Under this provision, you will be giving up certain rights to have a dispute settled in court and/or settled as a part of a multi-party or class proceeding. Georgia, Kentucky, South Carolina, Utah Residents: Nothing contained in this provision will affect your right to file a direct claim against Old Republic Surety.

If you do not want to agree to this provision, you may cancel your Plan Contract by contacting us at arbitration@orhp.com within 30 days of the Effective Date. Otherwise, this arbitration provision will be applicable.

Arbitration: By entering into this Agreement the parties agree and acknowledge that all disputes they have that involve us, or arise out of actions that we did or did not take, shall be arbitrated as set forth herein as long as the claim is in excess of the applicable small claims court jurisdictional limit. *The parties further agree that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding.*

All disputes or claims between the parties arising out of the agreement or the parties' relationship shall be settled as follows:

- 1) Small claims court; for claims within the applicable small claims court jurisdictional limit, or
- 2) Final and binding arbitration held in the county of the covered property address (or other location mutually agreed upon by both parties) for claims in excess of the Small Claims Court jurisdictional limit.

The arbitration shall be conducted by the American Arbitration Association pursuant to its rules for consumer disputes. Copies of the AAA Rules and forms can be located at www.adr.org, or by calling 800.778.7879. The Company agrees to pay the initial filing fee if the customer cannot afford to pay the fee or to reimburse the customer for filing fees unless the arbitrator determines that the claim is frivolous. *The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgement in any court of proper jurisdiction.*

The parties expressly agree that this Agreement and this arbitration provision involve and concern interstate commerce and are governed by the provisions of the Federal Arbitration Act (9 U.S.C. § 1, et seq.) to the exclusion of any different or inconsistent state or local law, ordinance or judicial rule.

Obligations under this Plan Contract are backed by the full faith and credit of Old Republic Home Protection Co., Inc.

Old Republic Home Protection
P.O. Box 5017, San Ramon, CA 94583

State-Specific Cancellation and Amendments

Alabama: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a twenty-five dollars (\$25) administrative fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, (3) a breach of this Plan Contract by you, the Plan Holder, or; (4) upon mutual agreement between you and ORHP. If ORHP cancels the Plan Contract, we will mail written notice to your last known address at least five (5) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date. Prior notice is not required if cancellation is due to nonpayment or material misrepresentation.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

Alabama Residents: The Plan Contract is not a contract of insurance, pursuant to Alabama Code § 8-32-1 et seq.

Arkansas: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a fifty dollars (\$50) processing fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, (3) substantial breach of duties by you, the Plan Holder, relating to the Covered System(s) or Appliance(s) or their use, or; (4) upon mutual agreement between you and ORHP. If ORHP cancels the Plan Contract, we will mail written notice to your last known address at least fifteen (15) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date. Prior notice is not required if cancellation is due to nonpayment of fees, material misrepresentation, or a substantial breach of duties by the service contract holder relating to the covered product or its use.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

Arkansas Residents: The Plan Contract is not a contract of insurance within the meaning of the Arkansas Service Contracts Act. Obligations under this Plan Contract are backed by the full faith and credit of Old Republic Home Protection Co., Inc. and are not guaranteed under a reimbursement insurance policy.

District of Columbia: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and an administrative fee that is the lesser of ten percent (10%) of the gross Plan Fee or fifty dollars (\$50). If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, (3) substantial breach of duties by you, the Plan Holder, relating to the Covered System(s) or Appliance(s) or their use, or; (4) upon mutual agreement between you and ORHP. If ORHP cancels the Plan Contract, we will mail written notice to your last known address at least five (5) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date. Prior notice is not required if cancellation is due to nonpayment of fees, material misrepresentation, or a substantial breach of duties by the service contract holder relating to the covered product or its use.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

District of Columbia Residents: The Plan Contract is not a contract of insurance, pursuant to the Code of the District of Columbia § 31-2351 et seq.

Florida: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first ten (10) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 10 days, you will receive a return of premium that is based upon ninety (90) percent of unearned pro-rata premium, less any service costs incurred and an administrative fee may be charged not to exceed five (5) percent of the amount paid for the Plan Contract. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, (3) a breach of this Plan Contract by you, the Plan Holder, or; (4) upon mutual agreement between you and ORHP. If the contract is canceled by ORHP for any reason other than for fraud or misrepresentation, a return of premium shall be based upon 100 percent of unearned pro rata premium, less any claims paid on the agreement.

Florida Residents: *Certain items and events are not covered by this Plan Contract. Please refer to the exclusions listed in boldface type in this document.* Home Warranty Companies may not provide listing period coverage free of charge. Rates charged are not subject to regulation.

The Plan Contract is not a contract of insurance, pursuant to Florida Statute §§ 634.301–634.348.

State-Specific Cancellation and Amendments

Georgia: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; or (2) fraud or misrepresentation of facts material to the Plan Contract. If ORHP cancels the Plan Contract, we will provide written notice to your last known address no less than thirty (30) days before the effective date of such cancellation. This notice will include the reason for cancellation and the effective date.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month until the refund is paid.

Georgia Residents: This is not a contract of Insurance. However, the performance of this agreement is guaranteed by a surety bond. If the Service Contract Provider fails to pay any valid claim within sixty (60) days after proof of loss, the contract holder is entitled to make a claim directly to Old Republic Surety, Attn: Claims Dept., 445 S. Moorland Rd. #200, Brookfield, WI 53995.

Idaho Residents: This Plan Contract is not a contract of insurance.

Kansas Residents: The Plan Contract is not a contract of insurance, pursuant to Kansas Statutes § 40-201a.

Kentucky Residents: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

The Plan Contract is not a contract of insurance, pursuant to 806 Kentucky Administrative Regulations 5:060. However, the performance of this agreement is guaranteed by a surety bond. If the Service Contract Provider fails to pay any valid claim within sixty (60) days after proof of loss, the contract holder is entitled to make a claim directly to Old Republic Insurance Company, c/o Old Republic Surety, Attn: Claims Dept., 445 S. Moorland Rd. #200, Brookfield, WI 53995.

Louisiana: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a \$50 processing fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, (3) substantial breach of duties by you, the Plan Holder, relating to the Covered System(s) or

Appliance(s) or their use, or; (4) upon mutual agreement between you and ORHP. If ORHP cancels the Plan Contract, we will mail written notice to your last known address at least fifteen (15) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date. Prior notice is not required if cancellation is due to nonpayment of fees, material misrepresentation, or a substantial breach of duties by the service contract holder relating to the covered product or its use

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

Louisiana Residents: The Plan Contract is not a contract of insurance, pursuant to Louisiana Revised Statutes § 51:3141-3147.

Maryland: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a \$50 processing fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees, (2) fraud or material misrepresentation of facts relating to the covered property or its use, or; (3) upon mutual agreement between you and ORHP.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

Maryland Residents: The Plan Contract is not a contract of insurance within the meaning of the Maryland Service Contracts and Consumer Products Guaranty Act.

Missouri: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days, and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a \$50 cancellation fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, (3) a breach of this Plan Contract by you, the Plan Holder, or; (4) upon mutual agreement between you and ORHP.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

Missouri Residents: The Plan Contract is not a contract of insurance, pursuant to the Missouri Revised Statutes § 385.300 et seq.

State-Specific Cancellation and Amendments

Mississippi Residents: The Plan Contract is not a contract of insurance, pursuant to the Mississippi Code § 75-24-91.

New Mexico: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date, and no services have been rendered, you will receive a full refund. If you cancel after this period and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after thirty (30) days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and an administrative fee not to exceed ten percent (10%) of your Plan Fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract within the first seventy (70) days of the effective date for any reason. If the Plan Agreement has been in effect for seventy (70) days or more, ORHP may cancel for the following reasons: (1) Failure by the holder to pay an amount when due; (2) Conviction of the holder of a crime which results in an increase in the service required under the service contract; (3) discovery of fraud or material misrepresentation by the holder in obtaining the service contract or in presenting a claim for service thereunder; or (4) discovery of either of the following if it occurred after the effective date of the service contract and substantially and materially increased the service required under the service contract: (a) an act or omission by the holder; or (b) a violation by the holder of any condition of the service contract. If ORHP cancels the Plan Contract, we will mail written notice to you at least fifteen (15) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date.

Refunds not paid within sixty (60) days of your cancellation request will include a ten percent (10%) penalty per month.

New Mexico Residents: The Plan Contract is not a contract of insurance within the meaning of the New Mexico Service Contract Regulation Act.

North Carolina: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel this plan after the first 30 days, you shall be entitled to a pro-rata refund of the paid Plan Fee for the unexpired Plan Term less service cost incurred and an administrative fee that is the lesser of ten percent (10%) of your Plan Fee or fifty dollars (\$50). If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; or (2) a direct violation of the Plan Contract by you, the Plan Holder, including but not limited to, fraud or material misrepresentation of facts relating to the covered property or its use.

North Carolina Residents: The Plan Contract is not a contract of insurance, pursuant to North Carolina General Statutes § 66-371–66-373.

Ohio: This Plan Contract is non-cancelable by purchaser or person entitled to benefit under the Plan Contract, except for the following reasons: (1) nonpayment of fees; (2) Fraud or misrepresentation of facts material to the issuance of such contract, (3) a breach of this Plan Contract by you, the Plan Holder, or; (4) upon mutual agreement between you and ORHP. If the Plan Contract is canceled, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a fifty dollars (\$50) processing fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

Ohio Residents–Mandatory Endorsement: This Plan Contract is non-cancelable by purchaser or person entitled to benefit under the Plan Contract.

Ohio Residents: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

This Plan Contract is not a contract of insurance.

Oklahoma Residents: This is not an insurance contract. Coverage afforded under this contract is **not guaranteed** by the Oklahoma Insurance Guaranty Association. Obligations under this Plan Contract are backed by the full faith and credit of Old Republic Home Protection Co., Inc.

Old Republic Home Protection,
12657 Alcosta Blvd, Suite 100, San Ramon, CA 94583
Oklahoma Home Service Contract Number 506484114.

Oregon Residents: This Plan Contract is not a contract of insurance.

South Carolina: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date, and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after thirty (30) days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a \$50 processing fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, (3) substantial breach of duties by you, the Plan Holder, relating to the Covered System(s) or Appliance(s) or their use, or; (4) upon mutual agreement between you and ORHP. If ORHP cancels the Plan Contract, we will mail written notice to your last known address at least fifteen (15) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date. Prior notice is not required if cancellation is due to nonpayment of fees, material misrepresentation, or a substantial breach of duties by the service contract holder relating to the covered product or its use.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

State-Specific Cancellation and Amendments

South Carolina Residents: If the Service Contract Provider fails to pay any valid claim within sixty (60) days after proof of loss, the contract holder is entitled to make a claim directly to Old Republic Surety, Attn: Claims Dept., 445 S. Moorland Rd. #200, Brookfield, WI 53995. In the event of any dispute, the contract holder can contact the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina, 29202-3105 or 800.768.3467.

This Plan Contract is not a contract of insurance, pursuant to South Carolina Code of Laws § 38-78-10 et seq.

Tennessee Residents: This Plan Contract is not a contract of insurance, pursuant to Tennessee Code § 56-2-126.

Texas: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date, and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after thirty (30) days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a \$50 cancellation fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts made by you to ORHP, (3) a substantial breach of duties by you, the Plan Holder, relating to the Covered System(s) or Appliance(s) or their use, or; (4) upon mutual agreement between you and ORHP. If ORHP cancels the Plan Contract, we will mail written notice to you at least fifteen (15) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date. Prior notice is not required if cancellation is due to nonpayment of fees, a material misrepresentation by the Plan Holder to ORHP, or a substantial breach of duties by the Plan Holder relating to the covered product or its use.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

Texas Residents: This Plan Contract is not a contract of insurance within the meaning of the Texas Service Contract Regulatory Act.

This Plan Contract is issued pursuant to a license granted by the Texas Department of Licensing and Regulation, and complaints in connection with this Plan Contract may be filed online at www.tdlr.texas.gov/complaints. The purchase of a home warranty contract is optional and similar coverage may be purchased through other residential service companies or insurance companies authorized to transact business in Texas.

YOU THE BUYER HAVE OTHER RIGHTS AND REMEDIES UNDER TEXAS DECEPTIVE TRADE PRACTICES CONSUMER PROTECTION ACT WHICH ARE IN ADDITION TO ANY REMEDY WHICH MAY BE AVAILABLE UNDER THIS CONTRACT. FOR MORE INFORMATION CONCERNING YOUR RIGHTS, CONTACT THE CONSUMER PROTECTION DIVISION OF THE ATTORNEY GENERAL'S OFFICE, YOUR LOCAL DISTRICT OR COUNTY ATTORNEY OR THE ATTORNEY OF YOUR CHOICE.

Purchaser's Signature_____

Date_____

Virginia Residents: This Plan Contract is not a contract of insurance, pursuant to Code of Virginia § 59.1-434.1 et seq.

Washington: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date, and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after 30 days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a \$50 cancellation fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, or; (3) a breach of this Plan Contract by you, the Plan Holder. If ORHP cancels the Plan Contract, we will mail written notice to you at least twenty-one (21) days prior to the effective date of cancellation. This notice will include the effective date and the true and actual reason for the cancellation.

Refunds not paid within thirty (30) days of your cancellation request will include a ten percent (10%) penalty per month.

Washington Residents: The Plan Contract is not a contract of insurance, pursuant to the Revised Code of Washington § 47.110.010 et seq.

Definitions Appendix

The certain words and phrases used in this Plan Contract mean the following:

Coverage Limits Per Plan Term / Limit: The maximum dollar amounts ORHP will pay for covered repairs or replacements under this Plan. Coverage Limits may apply per item, per Service Request, or in the aggregate for the Plan Term and include any applicable sub-limits for specific items or services. Once a Coverage Limit is reached, the company will have no further obligation for that item or category during the Plan Term.

Coverage Period: The coverage term that begins on the Effective Date and terminates on the Expiration Date.

Covered Property: The term “Covered Property” means a facility, structure, or real property zoned for residential use and identified by street address, tax map number, or other legal description where the systems and/or appliances covered by this plan are located.

Emergency: Any occasion where the time necessary for the repair or replacement of an appliance or system or the delay in availability of in-network Service Providers will endanger the health or safety of the Plan Holder or other residents of the Covered Property.

Improper Repair, Installation, or Modification: Installation, repair, or modification of a system, appliance, or component that does not comply with (1) the manufacturer’s written installation instructions, (2) applicable building codes or regulations, or (3) generally accepted trade practices in effect at the time of installation. This includes use of incorrect materials, omission of required components, unsuitable location, inadequate utility connections, or failure to obtain required permits.

Independent Out-of-Network Contractor: A licensed and insured contractor who is qualified to perform services but does not have a Service Provider agreement with ORHP.

Normal Business Hours: Those hours between 8:00 A.M. (0800) and 5:00 P.M. (1700) in the local time zone for the Covered Property.

Normal Wear and Use: The expected and natural deterioration of the covered appliance or system that occurs over time when used in a normal and expected manner for residential purposes (including rust, corrosion, and chemical or sediment build-up).

Payment in Lieu: The monetary payment you may receive instead of the repair or replacement of a covered system or appliance.

Plan Contract: Plan Contract means this written agreement issued to the Plan Holder by ORHP, for a separately stated consideration and for a specific duration, to repair or replace a residential appliance, system, or structural component due to operational failure from normal wear and tear or defects in materials, workmanship or performance. The Plan Contract includes two parts: the Declaration of Coverage and the Terms and Conditions. Together, these documents explain what is covered, how services are provided, and the responsibilities and rights of both you and ORHP.

Plan Holder: The party to this Plan Contract who either owns the Covered Property or has the authority to direct repairs of appliances and systems located in the Covered Property.

Plan Term: The period of time during which coverage is in effect, beginning on the Effective Date and terminating on the Expiration Date, as indicated on your Declaration of Coverage.

Property Manager: A property manager is a person or entity engaged by the property owner to manage, lease, rent, or otherwise oversee the operation and maintenance of a residential property.

Rough Finish: The basic level of finish that any access holes or openings made by the Service Provider will be returned to as part of a Service Request prior to sanding or application of any primer, sealant, paint, tile, or other type of final decorative covering.

Service Provider: An independent contractor or repair technician authorized by ORHP to perform services covered under this Plan Contract.

Service Request: A request you make to ORHP for service on a covered system or appliance under this Plan Contract using one of ORHP’s accepted methods, such as the online portal, phone, or mobile app.

Trade Call Fee: A fee the Plan Holder pays directly to ORHP when a service request is authorized.

Service Notes:

Date:

Notes:

[illegible]

Unexpected breakdowns are tough...

But submitting a service request has never been easier!



Submit Your Service Request

Request service quickly and simply
at www.orhp.com/hoc.



Pay the Trade Call Fee

You pay the trade call fee, and we find an
independent service provider to diagnose
your issue.



Schedule an Appointment

The service provider contacts you to
schedule a convenient appointment.



Relax—You're in Good Hands!

The service provider will diagnose the
issue, confirm coverage, and repair or
replace covered components.